

Information to identify the case:

Debtor 1	Sanjeev Roy	Social Security number or ITIN	xxx-xx-9430
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21748-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Sanjeev Roy

12/12/22

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Sanjeev Roy
Debtor

Case No. 19-21748-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Dec 12, 2022

Form ID: 3180W

Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2022:

Recip ID	Recipient Name and Address
db	+ Sanjeev Roy, 203 Morning Grove Lane, Valencia, PA 16059-1639
r	+ Zita Billmann, Coldwell Banker Realty, 9600 Perry Highway, Pittsburgh, PA 15237-5552
15042742	+ Ameriprise Financial I, 827 Ameriprise Financial, Minneapolis, MN 55474-0008
15042754	+ Flr Solution, Po Box 94498, Las Vegas, NV 89193-4498
15042755	Fm/citizens, 121 South 13th Street, Blair, NE 68008
15042759	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, MI 49000

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 13 2022 05:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 00:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 13 2022 05:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 13 2022 00:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: RASEBN@raslg.com	Dec 13 2022 00:08:00	U.S. Bank Trust National Association, not in its i, Robertson, Anschutz, Schneid, Crane & Pa, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461
15042743	+ EDI: TSYS2	Dec 13 2022 05:03:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
15042744	+ EDI: LCIBAYLN	Dec 13 2022 05:03:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Miami, FL 33146-1839
15083176	+ EDI: LCIBAYLN	Dec 13 2022 05:03:00	Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor, Coral Gables, FL 33146-1839
15042746	EDI: CAPITALONE.COM	Dec 13 2022 05:03:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15042745	+ EDI: CAPITALONE.COM	Dec 13 2022 05:03:00	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
15042747	+ EDI: CITICORP.COM	Dec 13 2022 05:03:00	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15042750	+ EDI: CITICORP.COM		

District/off: 0315-2

User: auto

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15042751	+ EDI: WFNNB.COM	Dec 13 2022 05:03:00	Citi, Po Box 6241, Sioux Falls, SD 57117-6241
15302493	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 13 2022 05:03:00	Comenity Bank/levin, Po Box 182789, Columbus, OH 43218-2789
15042752	+ EDI: CRFRSTNA.COM	Dec 13 2022 00:08:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd., 5th Floor, Coral Gable, FL 33146-1839
15042753	+ Email/Text: bankruptcy@dcu.org	Dec 13 2022 05:03:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
15071533	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Dec 13 2022 00:09:00	Digital Fed Credit Uni, 220 Donald Lynch Blvd, Marlborough, MA 01752-4708
15042756	+ Email/Text: bankruptcy@huntington.com	Dec 13 2022 00:09:00	HYUNDAI CAPITAL AMERICA DBA, HYUNDAI MOTOR FINANCE, PO BOX 20809, FOUNTAIN VALLEY, CA 92728-0809
15042757	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	Dec 13 2022 00:09:00	Huntington National Ba, 7 Easton Oval # Ea5w29, Columbus, OH 43219-6060
15042748	EDI: JPMORGANCHASE	Dec 13 2022 00:09:00	Hyundai Capital America, 4000 Macarthur Blvd Ste, Newport Beach, CA 92660-2516
15042749	EDI: JPMORGANCHASE	Dec 13 2022 05:03:00	Chase Auto, Po Box 901003, Ft Worth, TX 76101
15057246	EDI: JPMORGANCHASE	Dec 13 2022 05:03:00	Chase Card, Po Box 15298, Wilmington, DE 19850
15042758	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 13 2022 05:03:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
15042760	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2022 00:08:00	Kohls/chase, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15048794	Email/PDF: resurgentbknotifications@resurgent.com	Dec 13 2022 00:25:40	LVNV Funding, PO BOX 10497 MS 576, Greenville, SC 29603-0497
15042761	+ EDI: CITICORP.COM	Dec 13 2022 00:25:25	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15083224	EDI: PRA.COM	Dec 13 2022 05:03:00	Ntb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15042763	+ EDI: PRA.COM	Dec 13 2022 05:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15042762	+ EDI: PRA.COM	Dec 13 2022 05:03:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
15042764	+ EDI: CITICORP.COM	Dec 13 2022 05:03:00	Portfolio Recov Assoc, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15042765	+ EDI: RMSC.COM	Dec 13 2022 05:03:00	Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
15042766	+ EDI: RMSC.COM	Dec 13 2022 05:03:00	Syncb/dkdc, P.o. Box 965005, Orlando, FL 32896-5005
15042767	+ EDI: RMSC.COM	Dec 13 2022 05:03:00	Syncb/jc Penney Dc, Po Box 965007, Orlando, FL 32896-5007
15042768	+ EDI: RMSC.COM	Dec 13 2022 05:03:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15042769	+ EDI: WTRRN BANK.COM	Dec 13 2022 05:03:00	Syncb/lowes, Po Box 965005, Orlando, FL 32896-5005
15042770	+ EDI: CITICORP.COM	Dec 13 2022 05:03:00	Target N.b., Po Box 673, Minneapolis, MN 55440-0673
		Dec 13 2022 05:03:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497

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15042771	+ Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 13 2022 00:08:00	Toyota Motor Credit Co, 240 Gibraltar Rd Ste 260, Horsham, PA 19044-2387
15433962	+ Email/Text: bkteam@selenefinance.com	Dec 13 2022 00:08:00	U.S. Bank Trust National Association, Selene Finance LP, Attn: BK Dept, 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
15077245	^ MEBN	Dec 13 2022 00:04:45	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15075391	EDI: WFFC2	Dec 13 2022 05:03:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 40			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		BAYVIEW LOAN SERVICING, LLC
cr		Community Loan Servicing, LLC
cr		JPMORGAN CHASE BANK, N.A.

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor BAYVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Community Loan Servicing LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as owner trustee for RCF 2 Acquisition Trust c/o U.S. Bank Trust National Association cwohrlab@raslg.com
Lawrence W. Willis	on behalf of Debtor Sanjeev Roy ecf@westernpabankruptcy.com urfreshstr@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor JPMORGAN CHASE BANK N.A. amps@manleydeas.com

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